WHAT IS CLAIMED IS:

1.   A method for automatically evaluating value changes of balance sheet objects, the method comprising:

automatically determining a book value for each object in an accounting system;

automatically determining a market value for each object;

automatically forming an intermediate variable from the book value and the market value;

automatically testing the intermediate variable to determine whether it satisfies one or more presettable conditions; and

automatically performing one or more actions depending upon the manner and/or degree to which one or more of the presettable conditions are satisfied.

2.   The method according to claim 1, wherein the objects are securities.

3.   The method according to claim 1, wherein the market value is the price of the object multiplied by the number of units available.

4.   The method according to claim 1, wherein the intermediate variable is a difference between the book value and the market value.

5.   The method according to claim 1, wherein the one or more presettable conditions are selected from a list comprising:

disparity between the intermediate variable and an average value for the intermediate variable, ascertained over a settable period of time by a presettable amount;

disparity between the intermediate variable and a minimum disparity for the intermediate variable, ascertained over a settable period of time by a presettable amount;

disparity between the intermediate variable and a maximum disparity for the intermediate variable, ascertained over a settable period of time by a presettable amount; and

presettable number of disparities between the intermediate variable and a presettable auxiliary variable in a presettable period of time.

6.   The method according to claim 1, wherein each action is selected from a list comprising:

calculating an impairment price;

sending a message to a person;

sending a list containing proposals for action to a person;

presenting advice for a degree to which the conditions are satisfied on a display; and

performing a value adjustment for each object in the accounting system.

7.   The method according to claim 6, wherein the impairment price is the market price.

8.   The method according to claim 6, wherein the impairment price is a market price increased or reduced by a presettable value.

9.   A computer system for performing a method for automatically evaluating value changes of balance sheet objects, the computer system comprising:

means for storing data;

means for storing programs;

means for executing programs;

program code means for determining a book value for each object in an accounting system;

program code means for determining a market value for each object;

program code means for forming an intermediate variable from the book value and the market value;

program code means for testing the intermediate variable to determine whether it satisfies one or more presettable conditions; and

program code means for performing one or more actions depending upon the manner and/or degree to which one or more of the presettable conditions are satisfied.

10.   The computer system according to claim 9, wherein the objects are securities.

11.   The computer system according to claim 9, wherein the market value is the price of the object multiplied by the number of units available.

12.   The computer system according to claim 9, wherein the intermediate variable is a difference between the book value and the market value.

13.   The computer system according to claim 9, wherein the one or more presettable conditions are selected from a list comprising:

disparity between the intermediate variable and an average value for the intermediate variable, ascertained over a settable period of time by a presettable amount;

disparity between the intermediate variable and a minimum disparity for the intermediate variable, ascertained over a settable period of time by a presettable amount;

disparity between the intermediate variable and a maximum disparity for the intermediate variable, ascertained over a settable period of time by a presettable amount; and

presettable number of disparities between the intermediate variable and a presettable auxiliary variable in a presettable period of time.

14.   The computer system according to claim 9, wherein each action is selected from a list comprising:

calculating an impairment price;

sending a message to a person;

sending a list containing proposals for action to a person;

presenting advice for a degree to which the conditions are satisfied on a display; and

performing a value adjustment for each object in the accounting system.

15. The computer system according to claim 14, wherein the impairment price is the market price.

16. The computer system according to claim 14, wherein the impairment price is a market price increased or reduced by a presettable value.

17. A computer readable medium containing instructions for performing a method for automatically evaluating value changes of balance sheet objects, the method comprising:

automatically determining a book value for each object in an accounting system;

automatically determining a market value for each object;

automatically forming an intermediate variable from the book value and the market value;

automatically testing the intermediate variable to determine whether it satisfies one or more presettable conditions; and

automatically performing one or more actions depending upon the manner and/or degree to which one or more of the presettable conditions are satisfied.

18.   The computer readable medium according to claim 17, wherein the objects are securities.

19.   The computer readable medium according to claim 17, wherein the market value is the price of the object multiplied by the number of units available.

20.   The computer readable medium according to claim 17, wherein the intermediate variable is a difference between the book value and the market value.

21.   The computer readable medium according to claim 17, wherein the one or more presettable conditions are selected from a list comprising:

disparity between the intermediate variable and an average value for the intermediate variable, ascertained over a settable period of time by a presettable amount;

disparity between the intermediate variable and a minimum disparity for the intermediate variable, ascertained over a settable period of time by a presettable amount;

disparity between the intermediate variable and a maximum disparity for the intermediate variable, ascertained over a settable period of time by a presettable amount; and

presettable number of disparities between the intermediate variable and a presettable auxiliary variable in a presettable period of time.

22. The computer readable medium according to claim 17, wherein each action is selected from a list comprising:

calculating an impairment price;

sending a message to a person;

sending a list containing proposals for action to a person;

presenting advice for a degree to which the conditions are satisfied on a display; and

performing a value adjustment for each object in the accounting system.

23. The computer readable medium according to claim 22, wherein the impairment price is the market price.

24. The computer readable medium according to claim 22, wherein the impairment price is a market price increased or reduced by a presettable value.